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DIFFERENCES IN DEBT

Student loans present challenging decisions after graduation

By Danielle Ferguson
@iowastatedaily.com

Adam Larsen paid \$37,000 to play in the ISU marching band. At least, that's how he puts his student loan debt in a lighter context.

Larsen, a December 2004 ISU graduate originally from Illinois, is a member of the 74 percent of graduates from that year who graduated with student debt from a public Iowa university.

At the time of Larsen's graduation, the average student loan debt in Iowa was \$24,206, according to the Iowa College Aid Commission Annual Survey of Financial Aid. The average debt a student graduating has today is nearly \$29,000, an increase of about 20 percent.

Though taking out loans was the only way Larsen, who graduated with a bachelor's in psychology and a minor in music and could pay for his education, doesn't see his as a hindrance. He thinks of it as more of an investment he's repaying.

"I always saw it as an investment to myself," Larsen said. "I always looked at it as, 'I need to go to college to learn some way to make money to pay this back.'"

From the time Larsen enrolled in fall 2001 to his graduation in December 2004, state support for higher education decreased and tuition for out-of-state students increased by 54 percent from \$9,346 to \$14,404, according to Board of Regents records. Tuition for residents had increased from \$2,786 to \$4,702. In 2000, the regents received about 15 percent of the state's appropriations. In 2012, the regents received about 8 percent, according to Iowa Fiscal Partners.

With the interest, Larsen pays \$200 to \$250 each month on a 20-year plan, he said.

"To know I have paid \$7,000 in interest already kind of makes me feel sick," he said. "Even though the interest rate is still nice and low, it's still money that I'm wasting."

That is 240 months of paying money that, if he were to put away the same amount of



2013 GRADUATES WITH DEBT: 62%

Source: The Institute for College Access & Success

money for the same amount of time, he could pay for a 2014 BMW.

Roberta Johnson, director of the ISU Office of Student Financial Aid, likes to put debt repayment into this context — forcing students to think about how many thousands of dollars in debt will cost them on a monthly basis.

Johnson has been with Iowa State for 32 years, and said the biggest trend she's noticed is the amount of students taking out student loans.

In 2005, when she became director, the average indebtedness of an ISU grad with debt was \$32,000, and the percentage of students taking out loans was at 74 percent. Today,

the average amount of debt a student graduates with is \$28,880 and about 62 percent of students are graduating with debt. Iowa State, though, still has the highest amount of student debt per student in the state.

Johnson said the drops come from a number of factors, including the three-year consecutive tuition freeze for resident undergraduates that the Board of Regents passed, ISU financial counseling services, ISU grants and students' desire to be more educated.

A few tips Johnson gave were to attend loan entrance counseling, either online or with a financial counselor,

DEBT p8

Students, staff find rides using ISU RideShare transportation

By Emelie Knobloch
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Looking for a way to make getting home easier, while reducing impact on the environment? The ISU RideShare program can help.

According to Iowa State's website, the RideShare program is a service for students, faculty and staff at Iowa State wishing to arrange shared transportation to and from the ISU campus. Participants may request a ride, as well as offer one.

There is also a carpool option for those who are commuting to and from Ames.

To join the RideShare program, go to the RideShare page on Iowa State's website and log in with your Iowa State information.

"I was involved in the discussions and giving feedback about the components of the RideShare website," said Merry Rankin, Iowa State's director of sustainability.

GSB first looked at a potential website for a RideShare program in 2006.

Rankin said when she was a student at Iowa State in the '80s, there was a bulletin board on a wall where students posted the information with index cards.

"I don't think ride-sharing is a new idea but this is an interactive tool for students to use with assurance about security," Rankin said.

In 2009, a bill was proposed to update the RideShare website, making it more secure and easier to use.

An update was made in 2010. It included allowing only people with university net IDs to log on to the page and to post ride offers and requests.

"There has probably always been students sharing rides at Iowa State, but we have developed it and evolved it to a new level," Rankin said. "It makes it that much easier and secure."

Rankin said the website today is basically the same as when GSB updated it in 2010.

"With the login, you know that you are working within the Iowa State community, so there aren't any elements of concern," Rankin said.

Rankin said this is a great option for students who don't have vehicles at Iowa State.

"Iowa State doesn't have to accommodate for all of those extra vehicles," Rankin said. "From a sustainability standpoint, accommodating for all of those vehicles would impair other projects."

Nicole Samuelson, junior in event management, said the RideShare program is great for students who don't have a car and need a ride home.

"I have friends whose parents drive two or three hours just to get here to pick them up," Samuelson said. "That is four to six hours of driving, wasted, when someone here could just give them a ride."

Rankin said students who have a car should consider giving rides to students who don't and help reduce the environmental impact Iowa State is making collectively.

5 food tips for living off campus

By Emily Barske
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The fridge doesn't stock itself and fast food is sometimes too convenient — this is a lesson many students learn when living off campus for the first time.

Here are five tips to save money on food while living off campus:

1. Make a plan

The best way to make food choices cheap and healthy is to make a plan.

Plan everything about your food — when there is time to cook, if the meal will be for more than one person and what groceries are already available.

"The key is taking the time — whether it's once a week or maybe every five — to dedicate to looking at your schedule," said Lisa Nolting, dietician for ISU Dining. "See

what nights you have time to cook and what nights you don't. Most college students just don't have enough time, so plan to make enough food to have leftovers."

2. Grocery shop with a game plan

Make a grocery list of healthy and filling foods. The list should be ongoing as food is used up, that way nothing will be forgotten at the store. Then, when the time comes to go to the store, stick to the list.

Sabina Karamuja, intern for ISU Dining, said students should never shop when they are hungry or emotional. This can lead to impulse buys, which are often unhealthy.

Karamuja also recommended that students organize their grocery lists based on the store's set-up. A game plan will help students get in and out of the store quickly,

while avoiding unnecessary foods.

3. Have the right utensils

Besides normal silverware, pots and pans, students should have other supplies on hand in their off-campus homes to make cooking more convenient.

Nolting recommends that students have a cutting board, knives, a strainer, baking dishes and a blender. Karamuja added that slow cookers could make cooking simple.

Students can look up recipes for slow cookers and blenders, making meal prep take almost zero time out of the day.

4. Be creative with leftovers

Instead of throwing away leftover chicken from a pasta dish, use it the next night for taco meat.

Many meats, fruits and vegetables can be used in other meals and can be frozen after being cooked the first time.

Nolting specifically recommended that bad bananas be blended up and frozen. Later on, the blend can be added to create smoothies, bread or muffins.

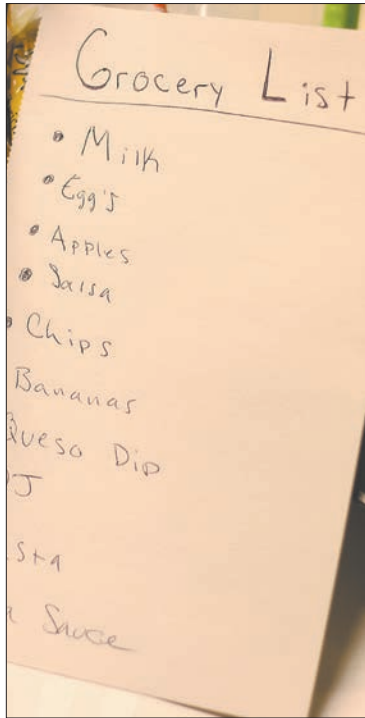
5. Find healthy and convenient foods

Adding fruits and vegetables to a meal may seem complicated at first, but it can be very easy to achieve.

Fruits and vegetables do not necessarily have to be fresh to provide nutritional value.

"Frozen, fresh and canned — nutritionally they're all the same," Karamuja said. "Canned can have more syrup or salt that may be included with the fruits and vegetables. They're all really comparable in price. They are pennies away from each other."

Look for store coupons on groceries, but avoid buying unhealthy food because of a sale.



Korrie Bysted/Iowa State Daily
A student grocery shops with a game plan by filling out a list of food and drink items before going to the supermarket.

Weather

TUESDAY
Mostly sunny and cold; could be dangerous for outdoor morning activities.

10
1

WEDNESDAY
☒Warming up☒and mostly sunny.

23
8

THURSDAY
Mostly sunny during the day. Clear in the evening.

32
14

Weather provided by ISU Meteorology Club.

Police Blotter

The information in the log comes from the ISU and City of Ames police departments' records.

All those accused of violating the law are innocent until proven guilty in a court of law.

Jan. 3

Jos Chohan, 22, of 404 South Clark Street, Pella, was cited for driving under suspension at Lincoln Way and South Riverside Drive (reported at 9:38 p.m.).

Jan. 5

An officer investigated a property damage collision at Blankenburg Drive and Stange Road (reported at 8:55 a.m.).

Jan. 6

An officer investigated a property damage collision at Memorial Union (reported at 3:23 a.m.).

An officer investigated a property damage collision at Lot 50B (reported at 10:38 a.m.).

An officer investigated a property damage collision at Lot 33

(reported at 12:31 p.m.).

An officer investigated a property damage collision at South 4th Street and Beach Avenue (reported at 4:13 p.m.).

An individual reported being harassed by an acquaintance at Memorial Union (reported at 5:04 p.m.).

An officer investigated a personal injury collision at 6th Street and University Boulevard (reported at 5:24 p.m.).

Jan. 8

Officers assisted a man who was experiencing medical difficulties at Jack Trice Stadium (reported at 10:29 a.m.).

An individual reported damage to a window, believed to have been caused by the weather at Lot 85E (reported at 5:24 p.m.).

Calendar

All events courtesy of ISU events calendar.

Jan. 14

Let Freedom Ring - Carillon Concert
Noon at the Campanille
A carillon concert in honor of Dr. King. Tin-Shi Tam, carillonneur. Part of the Martin Luther King Jr. Legacy Series.

2015 "Women Impacting ISU" calendar unveiling

3:30 to 5 p.m. in the Sun Room

The 2015 ☒Women Impacting ISU☒calendar features 12 women -- three students, five faculty and four staff members -- chosen by a selection committee based on their achievements in service, teaching, research, administration and various other campus activities.

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Dr. Ben Winecoff
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OVER 100 TYPES OF BEER

2015 GSB election timeline

Campaigning Start Date
Feb. 9, 2015

Official Candidate Seminars and Election Info
Jan. 26 at 6 p.m. in the MU, Room 3538
Jan. 28 at 6 p.m. in the MU, Room 3538
Jan. 29, 6 p.m. in the MU, Room 3538

Registering as an official candidate
Feb. 9 by 7 p.m. in 1580 MU Election Box

Referenda and student initiatives deadline
Feb. 20 by 7 p.m. in 1580 MU Election Box

Candidate petitions due
Feb. 20 by 7 p.m. in 1580 MU Election Box

Executive Debates
Vice Presidential: Feb. 24 at 6 p.m. in the Oak Room of the MU
Presidential: Feb. 26 at 6 p.m. in the MU, Room 2256 (Multicultural Center)

GSB General Election
March 3 and 4 at www.vote.iastate.edu

Preliminary announcement of election results
March 6 at 7 p.m. in the MU Room 3512

Find GSB on Facebook for updates throughout the Election Cycle: <http://www.facebook.com/isugsb>

Iowa State Daily

Bitterly cold temps move into area

By **Danielle.Ferguson**
atowastatedaily.com

Ames is part of a hazardous weather outlook that is moving through central Iowa. Wind chill is expected to be 20 to 30 below zero Tuesday morning, according to the National Weather Service. Tuesday will have a high temperature near 13, with a wind chill as low as -20. Tuesday night will see a 30 percent chance of snow, with a wind chill as low as -10.

On this day in 2014, the mean temperature in the area was 38 and the minimum temperature was 31.

Temperatures will rise in the middle of the week, with Wednesday's high near 24, Thursday's high near 33 and Friday sunny and 41.

A high pressure system will settle over the Midwest, according to the National Weather Service, which will bring subzero temperatures and snow in the four corners of the Midwest.

The Department of Residence advised that students who are living in residence halls or on-campus apartments to keep the windows tightly shut and the heat turned on to prevent pipes from freezing.

Online Content

MORE INFO

How to join ISU RideShare

After reading the article about the ISU RideShare program, check out the Daily's app for more information. There, readers will find out how to sign up for the program, whether you are community to Iowa State or need a ride around Ames.

MORE INFO

Student debt by the numbers

Student debt is something that now affects the majority of students at Iowa State. After reading the Daily's front page story on the subject, check out the news section of app for a student debt by the numbers article.

BIG 12

Men's basketball

The ISU men's basketball team jumped up six spots in the AP poll this week. Seven of the Big 12's teams are ranked in the top 25. To read more about the conference in the latest poll, check out the sports section of the Daily's app.

PLAY-BY-PLAY

How the administration cancels classes

Ever wonder how the administration decides to cancel classes at Iowa State? Go to the news section of the Daily's app to find out the criteria for canceling school at a college level.

STYLE

Utilizing faux furs

Faux furs are stylish this winter and a great way to stay warm in the cold. To read about how to utilize this winter trend, go online to the style section of the Daily's website for the article.

Corrections

The Iowa State Daily welcomes comments and suggestions or complaints about errors that warrant correction. To submit a correction, please contact our editor at 515-294-5688 or via email at editor@iowastatedaily.com.

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GENERAL INFORMATION:

The Iowa State Daily is an independent student newspaper established in 1890 and written, edited and sold by students.

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Angadbir Singh
Sabherwal

Professional and staff members:

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Christine Denison
Kyle Oppenhuizen
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Erin Wilgenbusch

Publication:

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Subscription costs:

Subscriptions are 40 cents per copy or \$40 annually for mailed subscriptions to ISU students, faculty and staff. Subscriptions are \$62 annually for the general public.

Fall & Spring sessions:

The Iowa State Daily is published Monday through Friday during the nine-month academic year, except for university holidays, scheduled breaks and the finals week.

Summer sessions:

The Iowa State Daily is published as a weekly on Wednesdays, except for university holidays, scheduled breaks and finals week.

Opinions expressed in editorials belong to the Iowa State Daily Editorial Board.

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IOWA STATE DAILY

Color calibration bar with CMYK and RGB patches.

Horoscopes *by Linda Black*

Today's Birthday (1/13/15)

Professional expansion comes with practical, persistent action this year. Make plans and clear out space, review and revise before implementing after 3/20. Assemble an ace team. Collaboration especially profits after 4/8. Level up a partnership. October brings new discoveries and home responsibilities. Construct your vision, one brick at a time. Cement with love.

To get the advantage, check the day's rating: 10 is the easiest day, 0 the most challenging.

Aries - 8
(March 21-April 19)
It could get busy at work, interfering with plans to manage finances. Increase your profits. Work together with your partner to bring home the bacon. There may be a choice to make.

Taurus - 9
(April 20-May 20)
Abundance is available. Listen to a difference of opinion. A genius friend solves your technical problem. Lean on a gentle partner over the next few days. It's getting easier for you to relax.

Gemini - 8
(May 21-June 20)
Turn your attention toward work today and tomorrow. One good turn leads to another. Don't give everything away. Unexpected kindness thaws a situation that appeared frozen. Ask for a bonus.

Cancer - 7
(June 21-July 22)
Get into a fun game today and tomorrow. Fantasize outside the box, in new directions. Things seem easier. Compromise is the default. A lucky break could shift the odds. Jump when the time is right.

Leo - 8
(July 23-Aug. 22)
Home priorities could interrupt work. Decrease obligations by delegating and rescheduling. Take a moment for love. Recharge your batteries, and return to work later renewed. Take care of yourself.

Virgo - 9
(Aug. 23-Sept. 22)
Work out your three-minute elevator pitch. You're gaining a creative advantage. Get the word out about your project, and money flows in. Keep meticulous files. Cut out the fat and stick to basics.

Libra - 9
(Sept. 23-Oct. 22)
Work from home and generate extra profit. Take advantage of a new income source, and say yes to generous offers. You're looking exceptionally good. Financial circumstances could provoke change.

Scorpio - 9
(Oct. 23-Nov. 21)
Strengthen your infrastructure for communications and project management. You're exceptionally persuasive now. Unexpected love showers down. Smile and say "thank you." Your heart overflows.

Sagittarius - 8
(Nov. 22-Dec. 21)
Slow down and savor simple pleasures today and tomorrow, like peace, gentle music and candles. Relax into romance. Meditate on love and discover it in unexpected places. Optimism increases.

Capricorn - 9
(Dec. 22-Jan. 19)
Have some extraordinary fun with friends today. Social networking sparks new and exciting ventures. Make sure what you build is solid. Your status is on the rise, and so is your income. Pay the crew.

Aquarius - 8
(Jan. 20-Feb. 18)
Fortune favors the one who pushes career boundaries. Remain open to suggestions. New information dispels fears. Use your good judgment. There's a test ahead. A sense of humor is worth a lot.

Pisces - 7
(Feb. 19-March 20)
Study your passion. Decrease stress in every way possible. Seek love in exotic locales and discover it where least expected. Set long-range educational goals over the next two days.

Sudoku *by the Mephram Group*

	5	8				3		
9			4		3			
			6	5				
	8	1		6			9	5
4				1			8	
				2	9			
			1		4			6
7		3				1	4	

LEVEL:
1 2 3 4
Complete the grid so each row, column and 3-by-3 box (in bold borders) contains every digit, 1 to 9. For strategies on how to solve Sudoku, visit www.sudoku.org.uk

Crossword

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20					21				22		23			
24				25				26						27
28						29	30				31			
			32	33					34	35		36		
				37							38			
39	40				41									
42				43				44			45	46	47	48
49						50	51			52				
		53						54	55			56		
57						58		59			60			
61						62					63			
64						65					66			

Across

- 1 Tie with a cord
- 5 Acute anxiety
- 10 Miss from Madrid: Abbr.
- 14 Texter's "That be-ing said ..."
- 15 Get on the phone, say
- 16 Lustful look
- 17 *Miracle Mets center fielder
- 19 "If all ___ fails ..."
- 20 Weed whacker
- 21 Friskies eater
- 22 "Your choice"
- 24 Skip over in pronunciation
- 26 *Creator of Daffy and Bugs
- 28 Nevada gambling city
- 29 ___ for the course
- 31 Variety show
- 32 Dressing component
- 36 Nav. rank
- 37 *"Songs About Me" country singer
- 39 Dashboard meas.
- 41 Unsettled detail
- 42 Island near Venezuela
- 44 Mexican mama bear
- 45 Official records
- 49 *He voiced Buzz Lightyear in "Toy

Down

- 1 Pester
- 2 Peter of "Goodbye, Mr. Chips" (1969)
- 3 Chinese noodle dish
- 4 Unit of resistance
- 5 Bay ___: Oakland's locale
- 6 Tidy
- 7 Joke
- 8 Bad thing to make in public
- 9 Bad thing to get at work
- 10 Record protector
- 11 Takes over for
- 12 Trial in simulated conditions
- 13 "You ___ My Sunshine"
- 18 Skating surface

- 23 Large game fish
- 25 Way in
- 26 High-level betrayal
- 27 "You betcha!"
- 29 ___ de gallo: salsa fresca
- 30 Chevy hatchback
- 33 [I don't remember the words]
- 34 Laudatory poems
- 35 Swedish furniture giant
- 37 Good sign from Ebert
- 38 Fargo's state: Abbr.
- 39 Yoga class rental
- 40 Before
- 43 They're waved by conductors
- 46 Say "I do," say
- 47 Husk-wrapped Mexican dish, and when divided in three parts, a hint to the answers to starred clues
- 48 Never seen before
- 50 Supplement
- 51 Scandal-plagued energy giant
- 52 Enjoy the slopes
- 54 Watcher
- 55 Title for Godiva
- 57 East, to Ernst
- 59 Make a choice
- 60 Metric distances: Abbr.



Jessica Darland/Iowa State Daily

Construction of the new Campustown buildings is scheduled to end next year. More univeristy buildings and apartments are needed because of the increase in student enrollment during the past few years.

Community speaks, Kingland answers

New Campustown brings additional space for businesses

By Sarah.Muller
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The construction brought on by Kingland Systems' renovation of Campustown and an entirely new building on the corner of Welch Avenue and Lincoln Way is well underway.

The 2013 year was spent working with the city and various student groups on Kingland's project. Completion is the goal.

"The outcome of the project is a combination from the students, from the community, the Campustown Action Association

and the city. The outcome is it's a good mixture of office and retail space," said Todd Rognes, president of Kingland Systems.

The third floor will consist of Kingland Systems offices.

"It will add a lot of excess space for the growth of our business as we add more full time employees and as we expand our data center," Rognes said.

The second floor will consist of administrative offices for Iowa State, including the Iowa State Daily. Two-thirds of the ground floor will be a CVS and the remaining third will consist of retail suites.

Delays on the project were caused by weather. However, Kingland is still expecting the building to be in use by this fall.

"They have been working in campus town for about 10 years now," said Kim Hanna, the director of Campustown Action Association. "They are just as much a part of campustown as any other business."

During the beginning of development, Hanna admits there was a small amount of concern from the community about the new additions. However, Kingland reached out multiple times to take in

suggestions from the community in order to provide the most useful services.

"They have been amazing to work with," Hanna said. "They have really bent over backwards to take suggestions from the community. They changed their entire layout even."

Kingland's contribution to Campustown will be supplying over a hundred jobs.

"We will expect this to be one of our most important offices, we will see significant growth, not only in student population but in full time staffing in Campustown area," Rognes said.

Rare Earth Elements require solution to find replacements

By Jace.Dostal
@iowastatedaily.com

Researchers at the Ames Laboratory are developing new ways to obtain rare earth elements.

Rare earth elements are used to make light bulbs and electronics like cell phones and computers. Most rare earth elements come from China, but China has begun to cut back on its exports, causing U.S. officials to become concerned about the amount of elements the U.S. has available to make products. The Critical Materials Institute has been assigned the task of developing new ways of obtaining these elements.

"There's really only three different things you can do on a technical basis [to obtain the rare earth elements]," said Alex King, director of the institute.

Find more sources. Find alternative materials.

Find ways to recycle rare earth elements.

"There are plenty of places around the world where there are mineable deposits of rare Earth elements, the trouble is that it costs about one billion dollars to start a mine," King said.

What the CMI is trying to do is find ways to bring these costs down. Bringing the costs down will lead to more mines being opened up around the world, and more rare Earth elements becoming available.

One place to find more rare earth elements is in tailing heaps. Tailing heaps are big piles of deposited rock from mines that can contain the elements that are being mined. A good mine, King said, will extract

50-60 percent of the elements from the mine, the other 40-50 percent will end up in the tailing heaps. Rocks in these tailing heaps require more advanced equipment to extract the elements.

"There are some challenges with the fact that the rocks could contain some elements that you really don't want to mess with, like thorium because it is radioactive. When you start extracting the rare earths from [the rock] you have to find something to do with the thorium," King said.

Another place that rare earth elements can be obtained is in phosphates dug up for fertilizers. Because the amount is so small no one has really tapped into this source yet, said Thomas Lograsso, Finding Substitutes Focus Area Leader for the CMI.

"It is in minute quantities, so one has to think what is the economic value of trying to go after that," Lograsso said.

The CMI is also trying to find alternative materials to replace the rare Earth elements in electronics.

Neodymium and Dysprosium are elements used to make high-powered magnets used in electronics. The CMI has not currently found any replacements for these elements, but they do still have a few ideas that might work. Where they have had the most success is finding replacements for Europium and Ytterbium, elements used in fluorescent lights.

"We are actually on a very good track toward developing phosphors, the white coating on the inside of a fluorescent tube that gives off the white light," King said. "We have a red

phosphor and a green phosphor that are rare earth-free or very nearly rare earth-free."

It takes an average of 18 years for a substitute to be deployed, Lograsso said. The CMI only has at most ten years to deploy substitutes.

Recycling rare Earth elements is possible, but it is very time consuming, King said.

"[Recycling] is a nice idea in principle. The challenge is, it is more expensive than mining," King said.

To recycle elements from a cell phone is very labor-intensive. Cell phones are not meant to be opened up, King said. There are multiple elements in cell phones — to recycle them they would need to be chemically detached from each other.

To make the recycling worthwhile, "tens of thousands of cell phones would have to be collected.

It is much easier to go to a place where there are rare earths in the ground and just dig them up because it is all in one place," King said.

The Department of Defense has one of the highest recycling rates in the world, King said.

Mining also causes some environmental hazards. Most mines use a lot of acid and water that can damage the environment.

"One of the things that you have to do is develop processes that recycle all the chemicals you use to the maximum extent possible, recycle all the water you use and do as little environmental damage as you can," King said.

If mines are mined environmentally consciously, then they can actually be

mined for less money. If the acid and water used in the mines are recycled, then they can be used in other mines. King says that it does cost some extra money to put in the facilities to recycle the acid and water, but over time they will begin to help save money.

Lograsso stresses that no one solution will work for every element.

"Not all great ideas end up in innovations, all innovations result from great ideas though," Lograsso said.

The CMI received funding for five years ending on June 30, 2018. King believes that they are on the right track to make a difference in the obtaining of rare Earth elements.

"No problem is ever completely solved, but we will have made a big difference in a few different areas. We will have invented a few things that will make mining more cost efficient and we will have invented some substitute materials," King said.

The CMI is headquartered in The Ames Laboratory, but there are people working with them at the Idaho National Lab, the Oak Ridge National Lab and the Lawrence Livermore National Lab. Along with the Labs the CMI is partnered with seven universities:

Iowa State University
Colorado School of Mines
Purdue University
Brown University
Florida Polytechnic University
Rutgers University
University of California, Davis

The CMI is also partnered closely with Moly-corp and General Electric.

Young wrestlers avail heading into tough, top-team competition

By Beau.Berkley @iowastatedaily.com

At this time a year ago, a high school wrestler named Dante Rodriguez was perusing through Hilton Coliseum as the ISU wrestling team took on Oklahoma.

On Sunday, Rodriguez donned the Iowa State singlet for the first time at Hilton for dual competition, and the 141 pounder out of Nebraska did not disappoint. In a 41-3 Iowa State (5-1, 0-0 Big 12) romp against Penn, Rodriguez scored one of three pins on the day, marking his first dual win as a Cyclone.

Rodriguez's record now sits at 12-4, including a first place finish at the Kaye Young Open in November.

"That was my first home dual as a Cyclone, [which is] kind of surprising because last year during this time I came in on my visit and watched them dual Oklahoma and now I'm out there showing what I have to offer and that's an amazing feeling," Rodriguez said after the Nov. 11 bout.

Another grappler that came through in a big way for Iowa State was 149-pound NCAA qualifier Gabe Moreno. Moreno, ranked No. 16 by Intermat as of Monday, was slated against Penn's C.J. Cobb, ranked No. 12 at 149 pounds by Intermat.

Moreno stifled Cobb for the majority of the three period match, defeating Cobb 5-1 with two minutes and 48 seconds of riding time. ISU wrestling coach Kevin Jackson credited Moreno's win to his intensity and tempo, which Cobb could not match.

"I think Gabe went out and set the tone on Cobb, and that effort and it looked to me like he didn't want to compete with that energy and effort," Jackson said. "I was real impressed with Gabe."

The home stretch

Since the start of competition on Nov. 1, the ISU wrestling team has hosted one dual, which took place Sunday, but has been on the road for five duals and two tournaments.

At the end of November, Iowa State took to the road against Iowa, ranked No. 1 in the USA Today/NWCA Coaches poll as of Monday. The Cyclones left Iowa City with their only dual loss on the season before trekking to Las Vegas for the Cliff Keen Open and then Chattanooga, Tenn. for the Southern Scuffle.

Both tournaments consisted of some of the top teams and top pound-for-pound wrestlers in the country, which looking at Iowa State's schedule, might prove to have been a nice warm-up for the remaining duals.

Five of the remaining seven duals for the Cyclones take place at Hilton Coliseum, with No. 5 Virginia Tech and No. 8 Oklahoma State making the trip to Ames in back-to-back weekends.

"There's nothing we haven't seen, no level of competition that we haven't competed in, so our schedule has prepared us very well for what we're about to face in this dual meet stretch," Jackson said.

Cyclones eye Baylor following Texas upset

By Ryan.Young @iowastatedaily.com

The top-tier teams leading the world of women's college basketball almost always find a way to win. But when they do lose, it's generally to each other.

Yet, the ISU women's basketball team is looking to shock the nation twice in the same week when it heads down to Waco, Texas to take on No. 3 Baylor (14-1, 3-0 Big 12), in hopes of their second straight win against a top-five team.

"You beat Texas, and your parting gift is a trip to Waco to see Baylor," said ISU coach Bill Fennelly. "We've got two stretches this month where we have three games in seven days. We've just got to stay motivated and stay excited about the opportunity."

Tuesday's matchup comes after Saturday's 59-57 win against then No. 3 Texas. The Cyclones handed the previously undefeated Longhorns their first loss of the season after rallying back from an 18-point deficit in the second half, marking Iowa State's first win against a top-five opponent since 2004.

"It was the best feeling," Nikki Moody said after the game Saturday. "I can't even describe it."

Yet, the players didn't waste too much time celebrating following the win against Texas. Instead, they got right back to work preparing for Baylor.

"We went to the locker room and [we were] all celebrating, but we're not done yet. We have another top-five team next week," said guard/forward Brynn Williamson. "Everybody



Senior guard Nikki Moody breaks through the Texas defense on her way to scoring a basket against No. 3 Texas on Jan. 10 at Hilton Coliseum. The Cyclones upset the Longhorns 59-57.

is going to celebrate this, but it's not going to be the highlight of our season. There is so much more to play, and the Big 12 is up for grabs."

However, playing two top-ranked teams in a row creates a pretty big challenge. But for Fennelly, he's not as worried about how to manage what happens on the court during the games, but instead how he handles time away from the actual games themselves.

"Wherever they tell us to play, we play. I think the biggest thing for us is how you manage the physical part of it," Fennelly said.

"Tomorrow night will be nine days in a row of work for our team, practice and games ... I think that's more of how you manage practice."

But Fennelly doesn't want his team stuck focusing on the past. It's not the upset win against Texas or the disappointing loss against TCU last week that he wants his team remembering. It's what lies ahead.

"We learned in one week what can happen in college sports, where you're as low as you can be in one moment and probably as high as you can be in another," Fennelly said. "We always talk about the

next 40 minutes. That's how we approached it in practice and the next 40 minutes for us is Baylor."

Game Info

WHO: Iowa State (11-3, 2-1 Big 12) vs. No. 3 Baylor (14-1, 3-0 Big 12)
WHERE: The Ferrell Center | Waco, Texas
WHEN: 6:30 p.m.
TV INFO: Fox Sports Southwest

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CYCLONE HOCKEY

Player of the Week #14 Jake Bruhn

Junior forward Jake Bruhn created Iowa State's first goal in Friday night's 6-1 win over Illinois and he fed linemate Trevor Lloyd for a one-timer goal and finished his own two-on-one goal in the Cyclones' 4-2 victory over the Fighting Illini Saturday night to pick up the home sweep, but equally as important were his efforts on the penalty kill, where he kept Illinois from scoring with solid defensive play and nearly a dozen blocked shots.

Bruhn and the Cyclones head east this weekend to take on third-ranked Ohio Friday and Saturday and next play at home Jan. 23 against the Iowa Hawkeyes.

www.cyclonehockey.com

McKay fights through pain, Nader excels on the road

By Alex.Gookin @iowastatedaily.com

When the going got tough for Iowa State against West Virginia, the tough got going — quite literally, in Jameel McKay's case.

McKay suffered a back injury against Oklahoma State that nearly took him out of the game against West Virginia, but he toughed it out in one of his best performances of the season.

McKay blocked a season-high five shots and pulled down a team-high seven rebounds to help hold the now No. 16 team in the country to just 32.4 percent shooting. But the defensive specialist nearly didn't make it on the court for the second half.

"It did affect the way I was playing, especially in the first half," McKay said. "The first play of the game, Georges threw me a lob that I normally would get, and I came down a little awkwardly and that's when I knew it was really bad."

However, with players like Monté Morris, Georges Niang and Dustin Hogue in foul trouble less than halfway through the second half, McKay knew he needed to step up and play through the pain.

The injury happened after landing on his back against Oklahoma State, which has since hindered him from making the jumps and plays he says he's capable of making. McKay did not participate in practice on Monday and plans to rehab in preparation for the game against No. 22 Baylor.

But will he be ready? "If it's up to me, 100



Redshirt junior forward Jameel McKay makes a move to the basket during Iowa State's matchup with Oklahoma State on Jan. 6. McKay scored five points, helping Iowa State to a 63-61 victory against the Cowboys.

percent, I'm playing," McKay said of his status for Baylor. "We've just got to see where my back goes. I think I'll be able to go. I'm expecting to play."

Nader continues road success

Speaking of tough going, Abdel Nader may be the best example of a Cyclone facing a tough year. In home or neutral site games, Nader is averaging just 3.6 points and 3.0 rebounds per game. On the road against Iowa and West Virginia, those numbers jump to 19.0 points and 6.5 rebounds per contest.

What's up with that?

"I think sometimes when you're struggling as a shooter, it's sometimes easier to go on the road," said ISU coach Fred Hoi-berg. "You play with a little less pressure on yourself. Abdel had two really good days leading into that game at West Virginia and shot the heck out of it at practice. Hopefully, he can carry that over into this game at Baylor."

The road warrior has become key in situations in which the Cyclones needed someone to step up outside of the usual suspects. Nader took control of those games, crashing the boards

hard and handling the pressure of stout defenses when others found themselves struggling or in foul trouble.

"We can't get too high or too low, Abdel Nader is case and point of that," Niang said. "He was our guy to go to down the stretch against West Virginia."

And going forward, he will likely be needed again on the road at No. 22 Baylor as the Cyclones face their second-straight ranked road game. Iowa State takes on Baylor at 8 p.m. Wednesday in Waco, Texas.

DEBT p1

seek part-time employment and scholarships first, use the ISU student loan repayment estimator to calculate individual payments and if students must take out loans, start paying during the six-month grace period after graduation.

"It's interest-free during that six month grace period ... if you make any payments during grace, it goes straight to principle. That can help reduce the amount of debt they have," Johnson said.

Larsen used his six month grace period before he started paying off his loans for about two months until August 2005, when he started grad school.

Larsen's loans were deferred for the next three years because he was in grad school, but he had to start making payments on them as soon as he graduated.

The only time his stu-

dent debt really affected his financial decisions, he said, was as soon as he graduated with his undergraduate degree, when he got married, started a new job and had to start making payments all at the same time.

"It's one of those things you have to budget and plan for," Larsen said. "It hasn't really delayed or made me have to think really hard about can I do this?"

Larsen went into the debt knowing what he would need to do to repay the loan, but said he also understood why people are sometimes hesitant when getting loans.

"You signed a document that said you're going to pay back [the debt]," Larsen said. "Part of the agreement was, you're going to educate yourself, learn how to do something and that's going to make you some money, and I don't know if people quite

understand the agreement they're entering into. The problem is you're doing it at 18 years old and you don't know a whole lot when you're 18, so it's tough to understand the agreement you're entering into."

He and his wife were able to get into a financially stable situation to begin the process of paying off their loans.

"Careful planning and cautious spending got [my wife and I] into a place early on where we were able to make all payments and save money, which is not necessarily true of all students today," Larsen said.

ISU alum and Iowa native, Marissa Marshall, who graduated with a bachelor's in apparel, merchandising, design and production in December 2008, had to be a bit tighter with her spending when she first graduated.

Her monthly student loan payments come into

consideration whenever she needs to make a purchase, she said.

"It has gotten better since I got more out of college and gotten further in my career, but it was right after I got out for a year and a half or two and it affected decisions where it came to food or pay off school loans," she said. "If I wanted to get something, I couldn't, so I had to choose. What was the priority? The school loan was up there."

Marshall's parents agreed to help her a little, she said, but the majority of paying for college was up to her. She said she didn't have enough saved up from working throughout high school, so loans were her only option.

She is now working on a standard payment plan of 10 to 15 years to repay her \$20,000 in private and federal loans.

"If I would have realized how much I would

be paying off now, I wish I could tell my high school self, 'you really should work hard to get more money to save up for college,' so I wouldn't have to take out as many loans," Marshall said.

Johnson said she hears that statement the most from seniors getting ready to graduate.

"We provide entrance counseling, as well. That information has always been available from the beginning," Johnson said. "It's a question of whether or not students would avail themselves of that information."

Andrea Fellows, originally from Nevada, Mo., graduated from Iowa State in May 2006 with a bachelor's in marketing international business.

She has almost all of her nearly \$12,000 in debt paid off. She accrued scholarships and her parents helped her pay for a portion of the tuition. Her debt

came from living expenses, she said.

"I was very lucky," Fellows said of her amount of debt. "I only have federal loans left. I'm going to be finished with them pretty quickly."

Larsen now works as an assistant superintendent for a K-12 district back in his home state of Illinois, Marshall works with Edwards communications company in Des Moines and Fellows works in Washington, D.C. with the Department of Homeland Security.

Though they all have to pay money they could be spending elsewhere, each said investing in an education was worth the price tag.

"I still don't regret that decision," Larsen said. "Even though I have to cut that check every month to Iowa Student Loans to pay off my loans, I still absolutely loved my time at Iowa State."

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